

No. CTL/DEB/21-22/Noting Certificate/798

June 22, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Dvara Kshetriya Gramin Financial Services Private Limited (“the Company”)** for the Half Year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited



Authorised Signatory

Encl: Results submitted by Company





19 June 2021

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Dear Sir/Madam,

Sub: Intimation under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

This is to inform you that the Board of Directors of Dvara Kshetriya Gramin Financial Services Private Limited at its meeting held on 17 June 2021 has approved the Audited Financial Results for the year ended March 31, 2021. Accordingly, please find enclosed herewith the Audited Financial Results alongwith Independent Auditors' Report as required Regulation 52 of SEBI (LODR) Regulations, 2015

Request you to please take the above intimation on record.

Thanking you.

Yours sincerely,

for **Dvara Kshetriya Gramin Financial Services Private Limited**

S Balaji Digitally signed by S
Balaji
Date: 2021.06.19
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S Balaji
Company Secretary

Dvara Kshetriya Gramin Financial Services Private Limited
(Formerly Pudhuaaru Financial Services Private Limited)

CIN.: U65991TN1993PTC024547

Regd. Office: 10th Floor, Phase I, IIT-Madras Research Park,
Kanagam Village, Taramani, Chennai 600113, India.

T: +91 44 66687000 | **E:** contactus@dvarakgfs.com | **W:** dvarakgfs.com

B S R & Co. LLP

Chartered Accountants

KRM Tower, 1st and 2nd Floor
No.1, Harrington Road, Chetpet
Chennai - 600 031, India.

Telephone +91 44 4608 3100
Fax +91 44 4608 3199

Independent Auditors' Report on Annual Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2021

INDEPENDENT AUDITORS' REPORT

TO THE BOARD OF DIRECTORS OF DVARA KSHETRIYA GRAMIN FINANCIAL SERVICES PRIVATE LIMITED

Report on the audit of the Annual Financial Results

Opinion

We have audited the accompanying annual financial results of Dvara Kshetriya Gramin Financial Services Private Limited (hereinafter referred to as the "Company") for the year ended March 31, 2021, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the Securities Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- a. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- b. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Annual Financial Results section of our report. We are independent of the Company, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained, is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

Principal Office:

Independent Auditors' Report on Annual Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2021

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Emphasis of Matter

As more fully described in Note 6 to the annual financial results, the extent to which the ongoing COVID-19 pandemic will have impact on the Company's financial performance including the Company's estimates of impairment of loans, are dependent on future developments, the severity and duration of the pandemic, which cannot be predicted with certainty.

Our opinion is not modified in respect of this matter.

Management's and Board of Directors' Responsibilities for the Annual Financial Results

These annual financial results have been prepared on the basis of the annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the annual financial results, the Management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is responsible for overseeing the Company's financial reporting process

Independent Auditors' Report on Annual Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2021

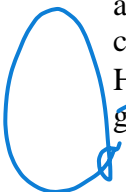
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Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the annual financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management and Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the appropriateness of this assumption. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.



B S R & Co. LLP

Independent Auditors' Report on Annual Financial Results under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2021

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- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The annual financial results include the results for the half year ended March 31, 2021 and the corresponding half year ended in the previous year being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures for the half year ended September 30, 2020 and half year ended September 30, 2019 respectively which were subjected to limited review by us.

for B S R & Co. LLP

Chartered Accountants

Firm's Registration Number: 101248W/W-100022

Harsh Lakhota

Harsh Vardhan Lakhota

Partner

Membership No: 222432

UDIN: 21222432AAAABU2349

Place: Chennai

Date: June 17, 2021

Dvara Kshetriya Gramin Financial Services Private Limited
CIN: U65991TN1993PTC024547
Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113
Statement of Audited financial results for the half year and year ended 31 March 2021

(All amounts are in Indian Rupees in Lakhs, except share data and as stated)

Particulars	Half year ended		Year ended	Year ended
	31 March 2021 (also refer note 12)	31 March 2020 (also refer note 12)	31 March 2021	31 March 2020
	Unaudited	Unaudited	Audited	Audited
1 Revenue from operations				
Interest income	12,619.21	10,299.01	23,415.30	19,369.47
Fees and commission income	122.40	84.57	132.22	121.48
Net gain on fair value changes	43.58	135.90	60.50	195.12
Income from other services	662.29	604.02	903.37	1,168.00
Total revenue from operations	13,447.48	11,123.50	24,511.39	20,854.07
2 Other income	72.38	51.14	89.99	51.14
Total income	13,519.86	11,174.64	24,601.38	20,905.21
3 Expenses				
Finance costs	5,764.43	5,178.23	10,650.85	9,801.72
Impairment on financial instruments (refer note 6)	4,037.50	1,161.97	5,279.36	2,249.23
Employee benefits expenses	2,872.63	2,741.90	5,697.80	5,125.52
Depreciation and amortisation	355.49	361.71	673.35	632.20
Other expenses	1,246.13	1,446.46	2,239.44	2,558.02
Total expenses	14,276.18	10,890.27	24,540.80	20,366.69
4 Profit / (Loss) before tax (1+2-3)	(756.32)	284.37	60.58	538.52
5 Tax expenses				
Current tax, net (including prior year taxes)	744.25	515.17	1,220.74	569.94
Deferred tax charge / (credit)	(999.85)	(403.27)	(1,244.57)	(412.12)
	(255.60)	111.90	(23.83)	157.82
6 Profit / (Loss) for the period / year (4-5)	(500.72)	172.47	84.41	380.70
7 Other comprehensive income				
(i) Items that will not be reclassified subsequently to profit or loss				
- Remeasurement gain / (loss) on defined benefit obligations	(65.69)	(56.18)	17.17	(28.09)
- Income tax relating to above item	19.13	16.36	(5.00)	8.18
Net other comprehensive income not to be reclassified subsequently to profit or loss	(46.56)	(39.82)	12.17	(19.91)
(ii) Items that will be reclassified subsequently to profit or loss				
- Hedge reserve account (net)	(151.36)	-	(151.36)	-
- Income tax relating to above item	44.08	-	44.08	-
Net other comprehensive income to be reclassified subsequently to profit or loss	(107.28)	-	(107.28)	-
Other comprehensive income / (Loss) (i+ii)	(153.84)	(39.82)	(95.11)	(19.91)
8 Total comprehensive Income / (Loss) for the period / year (6+7)	(654.56)	132.65	(10.70)	360.79
9 Earnings per equity share (face value Rs.100 each)				
- Basic (in Rs.)	(4.61)	1.14	0.78	3.92
- Diluted (in Rs.)	(4.61)	1.14	0.77	3.91
	Not annualised	Not annualised	Annualised	Annualised

See accompanying notes to the audited financial results for the year ended 31 March 2021

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Dvara Kshetriya Gramin Financial Services Private Limited
CIN: U65991TN1993PTC024547
Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113
Balance Sheet (Audited) as at 31 March 2021

(All amounts are in Indian Rupees in Lakhs, except share data and as stated)

	Particulars	As at 31 March 2021 (Audited)	As at 31 March 2020 (Audited)
	ASSETS		
1	Financial Assets		
	Cash and cash equivalents	9,496.22	11,862.47
	Bank balance other than cash and cash equivalents	8,386.93	7,465.48
	Receivables		
	- Trade receivables	97.36	381.84
	Loans	97,381.52	83,189.71
	Investments	380.09	-
	Other financial assets	1,011.30	514.06
		116,753.42	103,413.56
2	Non-Financial Assets		
	Current tax assets (net)	610.14	587.13
	Deferred tax assets (net)	2,969.45	2,123.38
	Property, plant and equipment	449.22	544.37
	Right of use asset	828.90	745.10
	Other intangible assets	973.74	1,213.87
	Other non-financial assets	1,025.31	970.89
		6,856.76	6,184.74
	Total Assets (1+2)	123,610.18	109,598.30
	LIABILITIES AND EQUITY		
3	Financial Liabilities		
	Derivative financial instruments	231.36	-
	Trade payables		
	- Total outstanding dues of micro enterprises and small enterprises	-	-
	- Total outstanding dues of creditors other than micro enterprises	333.60	379.82
	Debt securities	14,110.99	6,479.96
	Borrowings (other than debt securities)	75,504.06	70,314.08
	Other financial liabilities	2,776.11	2,178.17
		92,956.12	79,352.03
4	Non-Financial Liabilities		
	Current tax liabilities (net)	349.21	-
	Provisions	474.63	438.16
	Other non-financial liabilities	286.31	440.34
		1,110.15	878.50
5	Equity		
	Equity share capital	10,887.14	10,865.71
	Other equity	18,656.77	18,502.06
		29,543.91	29,367.77
	TOTAL LIABILITIES AND EQUITY (3+4+5)	123,610.18	109,598.30

See accompanying notes to the audited financial results

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Notes to the Audited financial results for the year ended 31 March 2021 :

- 1 Dvara Kshetriya Gramin Financial Services Private Limited ("the Company") is a Non-Deposit taking Systemically Important Non-Banking Financial Company (NBFC-ND-SI), registered with the Reserve Bank of India ("the RBI").
- 2 The financial results for the half year ended 31 March 2021 have been reviewed by the Audit Committee and subsequently approved by the Board of Directors at their meetings held on 17 June 2021 respectively. The above results have been audited by the statutory auditors of the Company. The auditors have issued an unmodified audit report.
- 3 The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under section 133 of the Companies Act 2013 (the Act) read with relevant rules issued thereunder and the other accounting principles generally accepted in India. Any application guidance/ clarifications / directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/
- 4 There is no separate reportable segment in accordance with Ind AS 108 on "Operating Segments" in respect of the Company.
- 5 Other equity includes statutory reserve as per section 451C of the Reserve Bank of India Act, 1934, balance in securities premium, Employee Stock Option Plan reserve, capital reserve and retained earnings.
- 6 The impact of COVID-19 on the economy continues to be uncertain and would be dependent upon future developments including various measures taken by the Government, Regulator, responses of businesses, consumers etc. Hence, the extent to which second wave of COVID-19 pandemic will impact the company's business, cash flows and financial results, is dependent on such future developments, which cannot be predicted with any degree of certainty.

In accordance with the Board approved moratorium policy read with the Reserve Bank of India (RBI) guidelines dated 27 March 2020, 17 April 2020, 23 May 2020 and 6 August 2020 relating to 'COVID-19 – Regulatory Package' and guidelines issued thereto, the Company has granted moratorium upto six months on the payment of installments falling due between 1 March 2020 and 31 August 2020 to all eligible borrowers on a suo-moto basis. Having regard to the guidance provided by the RBI and the Institute of Chartered Accountants of India, in the assessment of the Company, extension of such moratorium benefit to borrowers as per the COVID-19 Regulatory Package of the RBI by itself is not considered to result in significant increase in credit risk as per Ind AS 109. The Company continues to recognise interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due and automatically triggering Stage 2 or Stage 3 classification criteria. Accordingly, in respect of accounts where moratorium benefit have been granted, the staging of those accounts as at 31 March 2021 is based on the days past due status considering the benefit of moratorium period in accordance with the Reserve Bank of India Covid-19 Regulatory Package.

Estimates and associated judgments / assumptions applied in preparation of these financial results including determining the impairment loss allowance and expected future cash inflows / outflows are based on a combination of historical experience and emerging / forward looking indicators resulting from the ongoing pandemic. In addition to these early indicators available, the Company has also used potential stress on the expected credit losses on loans and accordingly recognized an expected credit loss on loans (including write offs) amounting to INR 5,279 lakhs during the current year (Year ended 31 March 2020 - INR 2,249 lakhs). The impact assessment of COVID-19 is a continuing process given its uncertainty in nature and duration, this may have corresponding impact in the financial position. The Company will continue to monitor any material changes to the future economic conditions.

- 7 The Company had complied with the interim order granted by the Honourable Supreme Court of India dated 3 September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR to not declare additional accounts as Non Performance Asset (NPA) post 31 August 2020 which were not declared as non performing accounts (NPAs) as of 31 August 2020. The interim order stood vacated on 23 March 2021 in the matter of Small Scale Industrial Manufacturers Associations vs UOI & Ors. In accordance with the order and the instructions in paragraph 5 of the RBI circular dated 7 April 2021 issued in this connection, the Company has complied with the asset classification of borrower accounts as per the extant RBI instructions / IRAC norms. The Company has made the provision on such borrower accounts, as per the requirement of Ind AS.
- 8 The Government of India, Ministry of Finance, vide its notification dated 23 October 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest. for six months to borrowers in specified loan accounts ("the Scheme"), as per the eligibility criteria and other aspects specified therein and irrespective of whether RBI moratorium was availed or not. The Company had implemented the Scheme and credited to the accounts of or remitted amounts to the eligible borrowers as per the Scheme.
- 9 In terms of the requirement as per RBI notifications no. RBI/2019-20/170 DOR (NBFC).CC. PD No. 109/22.10.106/2019-20 dated 13 March 2020 on implementation of Indian accounting standards, Non-Banking Financial Companies (NBFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income recognition, Asset Classification and Provisioning (IRACP) Norms (including provision on standard assets). The impairment allowances under Ind AS 109 made by the Company exceeds the total provision required under IRACP (including standard asset provisioning) as at 31 March 2021 and accordingly, no amount is required to be transferred to impairment reserve.



Notes to the Audited financial results for the year ended 31 March 2021 (continued) :

10 During the year, to relieve COVID-19 pandemic related stress, the Company has invoked resolution plans for eligible borrowers based on the parameters laid down in accordance with the resolution policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on 6 August 2020.

i) Disclosure as per format prescribed under notification RBI/2020-21/16 DOR No BP BC/3/21.04 048/2020-21 for the year ended 31 March 2021

Type of borrower	<i>INR in Lakhs</i>				
	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution plan **
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which, MSMEs	-	-	-	-	-
Others	14,944	3,060.92	-	-	-
Total	14,944	3,060.92	-	-	-

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

** The Company has made provision for impairment loss allowance (as per Expected credit loss model) for the period ended 31 March 2021

ii) Disclosure as per format prescribed under notification no RBI/2020-21/17 DOR.No.BP.BC/4/21.04.048/2020-21 (for restructuring of accounts of Micro, Small and Medium Enterprises (MSME) sector - Restructuring of Advances having exposure less than or equal to INR 25 crores) for the year ended 31 March 2021:

No. of accounts restructured	Amount (INR in Lakhs)
1,375	340.38

11 RBI circular dated 7 April 2021 advised all lending institutions to immediately put in place a Board-approved policy to refund / adjust the "interest on interest" charged to the borrowers during the moratorium period, i.e. 1 March 2020 to 31 August 2020. Further, the circular stated that the methodology for calculation of the amount to be refunded/adjusted for different facilities shall be finalised by the Indian Banks Association (IBA) in consultation with other industry participants/bodies, which shall be adopted by all lending institutions and also advised all lending institutions to disclose the aggregate amount to be refunded/adjusted in respect of their borrowers based on the above reliefs in their financial statements for the year ended 31 March 2021. Based on the guidance provided by IBA vide letter dated 19 April 2021 and considering that all eligible customers were covered under the aforementioned Ex-gratia scheme, the Company has made an assessment on the impact of the said circular and has provided for reversal of interest on interest amounting to INR 86.13 lakhs on such loans in the financial results for the year ended March 31, 2021.

12 The figures for the half year ended 31 March 2021 and corresponding half year ended in the previous year as reported in these financial results are the balancing figures between respective audited figures in respect of full financial year and published reviewed year to date figures for the half year ended 30 September 2020 and half year ended 30 September 2019 respectively. The figures for the half year ended 30 September 2020 and half year ended 30 September 2019 have not been subjected to audit.

13 Previous period's / year's figures have been regrouped/ reclassified wherever necessary, to conform with the current period presentation.

Place : Chennai
Date : 17 June 2021


Samir Amrit Shah
Director
DIN : 00912693



Dvara Kshetriya Gramin Financial Services Private Limited
CIN: U65991TN1993PTC024547
Regd. Office: IITM Research Park, Phase I, 10th Floor, Kanagam Village, Taramani, Chennai - 600 113

Annexure A

Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015

(a) Credit rating

Products	CARE	Brickwork	ICRA Rating	CRISIL
(a) Non convertible debentures - Long term	BBB	BBB+	-	-
(b) Bank facilities	BBB	-	BBB	BBB+
(c) Subordinated debt	-	-	BBB	-
(d) Securitization	A- (SO), BBB (SO)	-	-	-

(b) Assets Cover available for non convertible debt securities : Not applicable

(c) Debt equity ratio : 3.03 times

Debt equity ratio is (Borrowings+Debt Securities) / Net worth

(d) Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares/ non convertible debt securities and whether the same has been paid or not: (Refer Annexure "A1"). The Company does not have any non-convertible redeemable preference shares as at 31 March 2021.

(e) Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount. The Company does not have any non-convertible redeemable preference shares as at 31 March 2021.

(f) Debt service coverage ratio : Debt service coverage ratio is not applicable for Non-Banking Finance Company ("NBFC") registered with Reserve Bank of India and accordingly no disclosure has been made.

(g) Interest service coverage ratio : Interest service coverage ratio is not applicable for Non Banking Finance Company (NBFC) registered with Reserve Bank of India and accordingly no disclosure has been made.

(h) Outstanding redeemable preference shares (Quantity and value) : The Company does not have Outstanding redeemable preference shares as at 31 March 2021 and hence this clause is not applicable.

(i) Capital / Debenture Redemption Reserve : Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

(j) Net Worth : Rs. 29,543.91 lakhs (Net Worth represents share capital, Reserves and Surplus)

(k) Net profit after tax : Rs. 84.41 lakhs

(l) Earnings per share for the year ended 31 March 2021

Basic - Rs.0.78

Diluted - Rs.0.77

